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The Rise of the Allens: Two Soldiers and the Master of Terrace Hill

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The Rise of the Allens: Two Soldiers and the Master of Terrace Hill, by David Wiggins. Mount Horeb, WI: Historical-Midwest Books, 2002. vi, 420. Bibliographical notes, index.

Reviewer Bill Silag, an independent historian and editor, is writing a history of Des Moines. He is an editor of *Outside In: African-American History in Iowa, 1838–2000*, published by the State Historical Society of Iowa.

When Benjamin Frank Allen, builder of Terrace Hill, first came to Des Moines in 1848, he brought with him \$18,000 in gold coins. Immediately, the 19-year-old Allen began spending his coins—on land, on commercial inventories, on dams and mills, and eventually on railroads. He befriended the city's founders—men who had been there just a couple of years themselves—and he became their financial angel. Investing his small fortune in Des Moines's sluggish frontier economy, he acted primarily on faith, for in the late 1840s the commercial future of the primitive settlement was hardly guaranteed. But Frank Allen believed in Des Moines, and he put his money where his mouth was. As a result, he was treated by his neighbors with a level of respect usually reserved for much older men.

From the start, Allen's instincts were good, and his growing fortune demonstrated—as no booster pamphlet ever could—that commercial opportunities on the farming frontier were ripe for the taking. He was an inspiration to budding entrepreneurs. More important in a practical sense, he helped give early Des Moines its commercial footing. The people of Des Moines viewed his success as their own. Terrace Hill, the ornate mansion Allen built on Grand Avenue in 1869, was no doubt meant as a monument to his outsized ego, but it was also a symbol of community pride. Look how Des Moines has grown, the big house seemed to say. Look at the fortunes that have been made here.

In *The Rise of the Allens*, biographer David Wiggins's portrait of Frank Allen is part of a larger story that includes the lives of Frank's uncles James and Robert, both West Point men who served with distinction in the U.S. Army. Uncle James, a friend of Chief Keokuk, established Fort Des Moines at the junction of the Des Moines and Racoon Rivers in 1842. Captain Allen supervised contact between the native Sauk and Meskwaki peoples and the white settlers creeping inland from the Mississippi River prior to the area's official opening for settlement in 1842. Although forbidden by military rules to conduct business for his own ends, James Allen found ways to spur commerce in and around the fort and to profit modestly by his efforts. Captain Allen left the area when the fort closed in 1846, two years before his nephew's arrival, but certainly the captain supplied young Frank with enough information about the location's commercial potential to in-

duce Frank to settle there in 1848. Plenty has been written previously about James Allen, by his contemporaries and by historians, but the compelling portrait Wiggins has created here will likely become the standard reference on the captain and his world.

Wiggins apparently had fewer sources to work with in creating the story of Major Robert Allen, James's brother and Frank's uncle, but he found enough evidence to show that Uncle Robert provided the gold coins Frank brought to Des Moines in 1848. Major Allen would be a silent investor in many of his nephew's enterprises for decades to come, although the major himself never became part of the Des Moines scene.

Perhaps Wiggins gives more space than necessary to detailing the western exploits of James and Robert Allen—much of which took place far from Des Moines—but his discussions of the soldiers' role in frontier economies and town-building efforts are worthwhile. Moreover, Wiggins's profiles of the military Allens set a context for considering the career of their nephew Frank, whose only brush with the armed forces was a short stint as a teamster during the Mexican War. With the benefit of James Allen's knowledge of the location and Robert Allen's financial backing, Frank was able to hit the ground running when he arrived in Des Moines in 1848. Maybe, too, the traits people found so admirable in the younger man—particularly his dogged faith in his own judgment—bore the mark of his uncles' influence. Whatever its source, Frank Allen's supreme self-confidence would in time become a business liability and eventually lead him to ruin.

Allen was disgraced by the forced closing of his Cook County National Bank in January 1875. But back home in Des Moines, his many influential friends kept their faith in him long after common sense dictated otherwise—odd behavior for presumably levelheaded bankers, judges, and corporate executives. Their unswerving loyalty to a man who repeatedly threw good money after bad demands explanation, and fortunately Wiggins excels at the explaining. Through well-chosen anecdotes he shows the strength of the community's allegiance to Allen, the sustainer of the local economy; its gratitude toward Allen, the generous benefactor of schools, churches, and other institutions; and its respect for Allen, the millionaire who treated his servants as family members.

Wiggins also examines numerous other facets of Allen's persona: his business methods, his political involvements, his personal and family life, his tastes and manners. In one way or another, all figure in Frank Allen's saga. But more than anything else, as the story of Allen's double-dealing unfolds, I was struck by the way his financial shenanigans in the 1870s became an exercise in self-delusion. Did he really think he was going to get away with it?

Wiggins writes with an authoritative voice, and he knows a good character when he sees one. He uses biographical details skillfully to suggest the trajectory of a person's career, the nature of a social relationship, or the evolution of a business enterprise. That Wiggins has a genuine interest in the lives of his subjects—the men and women of early Des Moines and the community they built in frontier Iowa—is evident throughout the book. His prose is unusually good at evoking a sense of the private and public lives of his characters, resulting in clearer images of their day-to-day world. Misspellings and typographical errors mar the text here and there, but not enough to distract readers from an absorbing story loaded with fascinating personalities:

The Rise of the Allens is aimed at general readers rather than scholars. Thus, the author chose to keep bibliographical citations to a minimum, except in cases where research for the book led him to previously untapped resources. I respect his rationale, but I regret that many of the newspaper articles Wiggins quotes, the books and pamphlets he references, and the personal communications he alludes to in the text are not listed with enough precision in the book's brief bibliographical notes to be of much use to historians wanting to build on all that he has accomplished here. Still, scholars as well as general readers will welcome David Wiggins's *The Rise of the Allens*, for no one has ever told this important story so thoroughly before.

Jews in Minnesota, by Hyman Berman and Linda Mack Schloff. The People of Minnesota Series. St. Paul: Minnesota Historical Society Press, 2001. ix, 91 pp. Illustrations, bibliography, notes, index. \$13.95 paper.

Irish in Minnesota, by Ann Regan. The People of Minnesota Series. St. Paul: Minnesota Historical Society Press, 2001. ix, 89 pp. Illustrations, bibliography, notes, index. \$13.95 paper.

Norwegians in Minnesota, by Jon Gjerde and Carlton C. Qualey. The People of Minnesota Series. St. Paul: Minnesota Historical Society Press, 2001. ix, 99 pp. Illustrations, bibliography, notes, index. \$13.95 paper.

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In 1981 the Minnesota Historical Society Press published a collection of essays on the variety of ethnic groups in Minnesota. The highly successful *They Chose Minnesota* remained popular for many years, but did not satisfy those who wanted more affordable access to the story of a single group. Twenty years later, the publisher has responded to

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